23 Wallingford Rise Fairport, NY 14450 February 9, 2009

United States Bankruptcy Court One Bowling Green New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005 Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

## Please note that this letter is an **OBJECTION** to document #14705.

Document #14705 was filed with no previous warning to the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to voice our objections. Unlike unionized employees, salaried retirees have no organized forum in which to voice our opinion to this motion, given the short time period.

Many of the recent retirees of Delphi were forced onto retirement by the company and **NOT** by the choice of the employee. We were given only a choice to leave with a retirement or leave as a quit, just told we would be leaving on a specific date. We had little time to prepare for retirement, and little time to adjust to this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impact, not only on the retirees, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

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It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

I ask you to REJECT or POSTPONE this motion, for the sake of the thousands of retirees who will be affected by this decision.

Sincerely yours,

John E. Predmore 23 Wallingford Rise Fairport, NY 14450